

United States Bankruptcy Court
Southern District of Mississippi

In re:
Reginald Bernard Chapman
Ella Eloise Chapman
Debtors

Case No. 24-51755-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 30, 2025

User: mssbad
Form ID: pdf012

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Reginald Bernard Chapman, Ella Eloise Chapman, PO Box 183, State Line, MS 39362-0183

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Joseph Todd McDaniel	on behalf of Creditor Gulfco of Mississippi LLC, d/b/a Tower Loan of Waynesboro jmcDaniel@towerloan.com, cedouglas@towerloan.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Ella Eloise Chapman trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Reginald Bernard Chapman trollins@therollinsfirm.com

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jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6



SO ORDERED,

Katharine M. Samson

Judge Katharine M. Samson
United States Bankruptcy Judge
Date Signed: May 30, 2025

The Order of the Court is set forth below. The docket reflects the date entered.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: REGINALD BERNARD CHAPMAN AND ELLA ELOISE CHAPMAN

Case No. 24-51755-KMS
Chapter 13 Proceedings

AGREED ORDER ON GULFCO OF MISSISSIPPI, LLC, DOING BUSINESS AS TOWER LOAN
OF WAYNESBORO'S OBJECTION TO CONFIRMATION (#24)

The Court is advised that the parties have settled the matter of TOWER'S OBJECTION TO CONFIRMATION (#24) and agree that this Objection should be overruled. The Court finds that the agreement of the parties is well founded and should be incorporated into this Order.

The purchase money security interest claim of Tower Loan filed in the amount of \$3,040.04 shall be treated as follows:

Secured: That **\$1,500.00** shall be paid through the plan together with interest at the rate of 10.00% over the life of the plan.

Unsecured: That the remaining balance of the claim of **\$1,540.04** shall be treated as a general unsecured claim.

The purchase money security interest claim of Tower Loan filed in the amount of \$3,386.70 shall be treated as follows:

Secured: That **\$1,500.00** shall be paid through the plan together with interest at the rate of 10.00% over the life of the plan.

Unsecured: That the remaining balance of the claim of **\$1,886.70** shall be treated as a general unsecured claim.

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Therefore, it is Ordered and Adjudged that TOWER'S OBJECTION TO CONFIRMATION (#24) is overruled. The agreement of the parties as expressed herein is hereby adopted by the Court.

##END OF ORDER##

Agreed:

/s/ Joseph T. McDaniel
Prepared By:
Joseph T. McDaniel
MSB#: 106499
Gulfco of Mississippi, LLC
P.O. Box 320001
Flowood, MS 39232

/s/ Thomas C. Rollins, Jr.
Thomas Carl Rollins, Jr
For the Debtor
MSB#: _____
trollins@therollinsfirm.com
PO BOX 13767
Jackson, MS 39236


David C. Rawlings
For the Trustee
drawl61@hotmail.com
P.O. Box 566
Hattiesburg, MS 39403